

CASHFLOW

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**PolyMorphic
Systems**

460 Ward Drive Santa Barbara California 93111 (805) 967-2351

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PolyMorphic
Systems

480 Wild Olive Santa Barbara California 93101 (805) 963-2351

WHAT IS CASHFLOW?

CASHFLOW is an automatic ledger that lets you do your family budget quickly and accurately. You decide how much you can afford to spend in each of the twenty-eight separate budget areas or "accounts," then tell the computer about each check you write or any other monetary transaction. The computer does all the arithmetic, advising you of your current balance, how much you have spent in each account, and how much you can spend in each account without going over your budget.

You begin by deciding what your budget should be. CASHFLOW provides twenty-eight budget items or accounts representing all the different kinds of expenses you are likely to have (including deposits to your savings account). Once a year (or as often as you like), sit down and figure out how much you intend to spend in each account per month (including savings). The total, of course, should equal your monthly income. You tell CASHFLOW your budget, then you copy into it the entries in your checkbook log and bank statement. Copy into it all cash transactions and other necessary information too. CASHFLOW keeps track of how you are doing in expenditures versus budget in each account, lets you examine quickly all your recent financial activity, and lets you store your financial records on cassette tapes. It also displays your current budget situation graphically, so you can instantly spot any developing budget problems.

CASHFLOW divides up the money you deposit into twenty-eight accounts, putting into each account a fraction of the total deposit. For instance, assume that your take-home pay is \$1000/month:

YOUR MONTHLY DEPOSIT	MONTHLY BUDGET	DEPOSIT TO EACH ACCOUNT	FRACTION OF TOTAL BUDGET
\$1000	RENT \$250	\$250	25%
	FOOD \$300	\$300	30%
	(etc.)	(etc.)	(etc.)
<u>\$1000</u>	<u>\$1000</u>	<u>\$1000</u>	<u>100%</u> Total

When you deposit your \$1000 paycheck, the deposit gets distributed as above. When you deposit extra money, that deposit gets distributed PROPORTIONATELY in the same way. Say you get a Christmas bonus:

BONUS	MONTHLY BUDGET	DEPOSIT TO EACH ACCOUNT	FRACTION OF TOTAL DEPOSIT
\$100	RENT \$250	\$25	25%
	FOOD \$300	\$30	30%
	(etc.)	(etc.)	(etc.)
<u>\$100</u>	<u>\$1000</u>	<u>\$100</u>	<u>100%</u> Total

Or you can deposit the extra money to a specific account or accounts if you wish. If you get a gift from a relative, and you're saving for a vacation, you can deposit it directly to your VACATION account. No other accounts are affected.

If for some reason you deposit LESS than the usual monthly amount, the program still distributes that deposit proportionately as above. Let's say you took half a month of unpaid leave, so you got only half a month's pay:

TOTAL DEPOSIT	MONTHLY BUDGET	DEPOSIT TO EACH ACCOUNT	FRACTION OF TOTAL DEPOSIT
\$500	RENT \$250	\$125	25%
	FOOD \$300	\$150	30%
	(etc.)	(etc.)	(etc.)
<u>\$500</u>	<u>\$1000</u>	<u>\$500</u>	<u>100%</u> Total

CASHFLOW always distributes your deposits into the accounts in the same proportions-- UNLESS you tell it to do otherwise.

When you write a check, CASHFLOW subtracts the amount from the appropriate account. It keeps track of how much has been spent from that account, how much is left, and how much you originally budgeted. Take rent or mortgage, for instance. Assuming you deposited as much this month as you had planned, before you pay the rent you find this:

ITEM	AMOUNT BUDGETED	AMOUNT EXPENDED	NET
RENT/MRTG	250	0	250

"Net" is all the money deposited to an account, minus all the money paid out of the account. A net can be NEGATIVE if more has been spent on the item than has been deposited to that account. You will be setting the nets to zero once a year (probably)-- more about that later.

Now, you budgeted \$250 for rent, you've spent nothing on rent yet this month, and the RENT account has a NET of \$250 in it because you made your full regular monthly deposit. After you pay your rent, CASHFLOW says:

ITEM	AMOUNT BUDGETED	AMOUNT EXPENDED	NET
RENT/MRTG	250	250	0

But maybe you were unable to deposit as much as you expected to this month. CASHFLOW may say this before you pay your rent:

ITEM	AMOUNT BUDGETED	AMOUNT EXPENDED	NET
RENT/MRTG	250	0	125

If so, then when you pay your rent, CASHFLOW will say this:

ITEM	AMOUNT BUDGETED	AMOUNT EXPENDED	NET
RENT/MRTG	250	250	-125

At this point, you may want to transfer money from another account to the rent account. CASHFLOW lets you do this.

CASHFLOW will also show you your expenditures to date vs. budget in graph form.

At the end of each month, you make a record of the month's transactions and store it. At the end of the year, you clear out old records and revise your budget.

Please load CASHFLOW and we'll get started.

THE FOUR OPTIONS

The first thing you see on the screen is a list of four questions. These represent the four major things you'll be doing with CASHFLOW. They are:

1. Examine or update expenses or deposits.

This is the option you will choose when you want to look at the money you've deposited and the checks you've written this month, and tell CASHFLOW about your latest checks and deposits. Cash (non-check) transactions and service charges are entered here too. And you choose this option when you want to transfer money from one account to another.

2. Examine or update income or budget.

You choose this option to see how much money your budget allows in each account. You can instantly change your budget when the need arises.

3. Examine summaries to date.

This shows you how much you budgeted, how much you've spent this month to date, and how much is presently in each of the twenty-eight accounts.

4. Advance records to next month.

At the end of each month, you can record all your financial data for that month on a cassette, store that cassette, and clear the slate for the next month's transactions. You compare your bank statement and cancelled checks to CASHFLOW, delete all the cancelled checks, and carry over into next month's records any checks that haven't come through yet.

From this point, you can choose 1, 2, 3, or 4, depending on what you want to do. You can always come back to this list of four choices by hitting RETURN (once or, if necessary, twice). For now, hit 1 and then WAIT till the next display comes up and the cursor (solid rectangle) stops moving.

OPTION 1

Here you see, at the top, the correct balance in your checking account. Below that is a ledger showing your latest three checks or other transactions. To see the previous check, hit DELETE (or RUB OUT). The previous check appears. You can continue to hit DELETE till you have seen all the checks you've written that have not yet been cancelled and returned to you in a bank statement (and all other still-current transactions). Hit DELETE and wait till the scrolling-back process has ended. Hit it again to see the next previous entry. You do not have to "scroll forward" at this point to enter a new transaction; CASHFLOW automatically will put new entries at the end of the log.

Below the log of transactions is a list of all twenty-eight accounts in your budget, one for each kind of expense you are likely to encounter. They are grouped into four categories: essentials, transportation, financial activities, and discretionary expenditures. In the past, many people budgeted by dividing the monthly pay into envelopes. One had RENT

written on it, one MOVIES, one SAVINGS, etc. CASHFLOW does the same thing. When there wasn't enough in the RENT envelope to pay the rent, they took some out of other envelopes, like MOVIES or SAVINGS, to put into RENT. CASHFLOW can do that too.

Hit RETURN. Then choose Option 2 (hit 2).

OPTION 2

This is the budget mode. Here you see the amount you have budgeted for your expenses in the seven accounts listed under ESSENTIALS.

In our sample budget, you have allotted a total of \$675 per month to essentials: \$275 for rent, \$210 for food, etc. You can change any of these budget targets if you wish. For now, just hit N for "no" and we'll go on.

Budget category 2 is transportation. Here you enter your budget targets for car payments, gas and oil, etc., plus "commuting," which here means money spent on public transportation.

Hit N.

Category 3 is charge accounts, personal loans, savings, and insurance. Note that CASHFLOW provides places for two loans, but in our sample budget we assume that you have only one personal loan.

Hit N.

Category 4 is the discretionary category, a category of inessential accounts such as entertainment.

Hit RETURN. Then choose Option 3.

The computer has just reviewed all your deposits and expenditures for the month in the seven ESSENTIALS accounts. It is telling you, for instance, that you budgeted \$275 for rent, you've paid nothing yet this month for rent, and you have a present net of \$106.74 in the rent account.

Wait! How can you have less than \$275 in the rent account, if you budgeted \$275 and have spent nothing yet? Simple-- because you haven't deposited enough to bring your rent account up to \$275, or you spent more than your budget allowed for RENT in previous months. CASHFLOW has distributed your deposits in the proportion selected when you originally created your budget. The NET in each account is all the deposits to that account minus all the expenditures from that account. As a matter of fact, ALL your accounts in this category are under budget-- you don't have enough in these accounts to meet your anticipated expenses for this month. Some accounts have gone below zero. Apparently you still have some income this month that you haven't yet deposited.

Let's see a graphic display of your expenditures to date this month vs. budget target. Hit Y.

You've spent just about as much as you planned on clothes this month, and half of your budgeted amount for home maintenance. You've spent little or nothing in the other ESSENTIAL accounts.

Hit RETURN.

Here are your expenditures to date this month in the transportation category, vs. budget, and your nets. For a graphic representation, hit Y for yes.

Hit N.

Here are your credit card and loan payments, etc., to date this month vs. budget, and the nets.

Hit N.

Here are your entertainment, etc., payments to date this month, vs. budget, and the nets.

Hit N.

Here's an overview of all your financial activity so far this month.

Hit RETURN. Wait, then hit 4. Read the display, but don't go on. In a few minutes you'll be coming back to this point and deleting all our sample entries, and putting in your own. For now, hit RETURN.

You've now reviewed all the major features of CASHFLOW. Let's go back through them and see how they are used.

Hit 1.

Let's say you've made some deposits and written some checks, you've had some cash transactions and used a credit card to charge something, and you've been advised of a \$3 bank service charge. We'll enter these transactions into CASHFLOW.

You're going to be typing in some entries now. What you type will appear on the screen where the cursor is. If you hit the wrong key, you can delete it by hitting the DELETE key. The letter to the left of the cursor disappears, and the cursor moves one space to the left. To keep deleting characters, just keep hitting DELETE.

ENTERING A DEPOSIT

You enter a deposit just the way you enter it in your checkbook log. The deposit will be entered on the line indicated by the cursor. Type this date: 22 DEC. Then hit RETURN. Instead of a check number, type a 0 (zero-- indicating deposit). Hit RETURN. Under TO, when entering a deposit, put down where the

money came from. Let's say it was a gift-- type GIFT. Hit RETURN.

Since this is a deposit, in the ACCOUNT column you enter the account you want the deposit put into. Usually you will enter deposits into the general account-- that is, into ALL the twenty-eight accounts, distributed according to the budget you have devised. A general deposit is indicated by a zero in this column, so hit 0, then RETURN. Finally, type in the amount of the deposit-- we'll say \$100 in this case. Type \$100, then RETURN, and wait. The computer accepts the entry as typed, then moves it up and waits for the next entry. Note that the account (GENERAL) is now spelled out instead of being represented by a zero, and the amount is shown as \$100.00 instead of 100. CASHFLOW takes care of these things automatically.

ENTERING A CHECK

Again, you enter a check just the way you enter it in your checkbook log. Type in 22 DEC again, then hit RETURN. This is check number 1246, so type that in, then hit RETURN. It was to Safeway Market, so type SAFEWAY. That's the food account; you can type FOOD, but it's easier to look at the table of accounts and note that FOOD is account number 2. So just hit 2, then RETURN.

CHECKS WRITTEN TO CASH

When you write a check to cash, CASHFLOW deducts the amount from your checking balance, but does not debit any of the accounts. When you spend the cash, keep track of how much you spend on what. Then enter those cash expenditures into the log of transactions. CASHFLOW debits the accounts you name in your cash expenditure entries. CASHFLOW also totals your checks written to cash and your expenditures of cash, and compares the totals. It shows you this comparison in Option 3, as UNACCOUNTED CASH (cash expenditures in excess of checks written to cash).

It is good budgeting practice, and your CASHFLOW records will be more complete, if you deposit your entire paycheck and then write a check to cash, rather than depositing only part of your check and taking the remainder in cash. Also, keep the cash register receipts from cash expenditures, as a source of information for entering cash expenditures into CASHFLOW.

When you enter a check written to cash, leave the ACCOUNT column blank. CASHFLOW will enter GENERAL automatically. Remember, to leave a column blank, just hit RETURN.

Enter this check written to cash:

[Date] 1211 CASH [No account number] 50

ENTERING A CASH TRANSACTION

CASHFLOW keeps track of cash expenditures (unlike your checkbook log, but like any household ledger). Say you bought a roll of film with cash. Type in a date as before, then hit RETURN.

Now hit RETURN again, leaving the check number blank. For TO, type in FOTOMAT, then hit RETURN. We'll charge this to the RECREATION account-- type 22, then RETURN. The amount was \$4.50-- 4.50 and RETURN.

ENTERING A CREDIT CARD TRANSACTION

CASHFLOW must also reflect any charges on credit cards. When you make a purchase on credit, no money changes hands, so instead of simply deducting money from one account, you transfer the value of the credit charge from one account to another. For instance, let's say you have Sears, Exxon, and Visa credit cards, designated CHARGE 1, CHARGE 2, and CHARGE 3 in CASHFLOW. You make a \$100 clothing purchase on your Sears card. Since you haven't yet paid Sears any money, you don't want to just deduct \$100 from account 4, CLOTHING. Instead, you transfer \$100 from CLOTHING to CHARGE 1. That way, you maintain an accurate record of how much you've spent on clothing, and you keep accumulating a running total of how much you owe on your credit cards. Eventually you write a check to Sears for the whole amount then showing in the CHARGE 1 account, which reduces that account to zero.

Let's see how this transaction works. Hit RETURN to get back to the Four Options, then choose Option 3. In the first budget category, ESSENTIALS, note the amount expended and the net for the CLOTHING account. Jot these amounts down. Now go on to budget category 3, FINANCIAL. (Hit N, wait till the display is complete, then hit N again.) Note (and jot down) the amount expended and net for CHARGE 1. Now go back to the Four Options (RETURN) and choose 1.

First we'll charge the clothing at Sears. Remember, this involves a transfer from CLOTHING to CHARGE 1. Enter a date, and for a check number, enter 1. (Don't forget about hitting RETURN at the right times. If you don't remember how to do this, review ENTERING A DEPOSIT and ENTERING A CHECK above.) This is a transfer to CHARGE 1 from CLOTHING, so (careful) look at the table of accounts on the lower part of the screen and enter the number of the CHARGE 1 account under TO and the number of the CLOTHING account under ACCOUNT. (You can enter the NAMES of the accounts if you want to, but since CASHFLOW converts the numbers to names anyway, just use the numbers.) The amount is \$100-- 100. (Again, you could enter \$100.00, but don't bother because CASHFLOW converts for you anyway.)

Now go back to the Four Options and choose 3. Note first, in budget category 1, the current amount expended and net for clothing. Compare this to the figure you jotted down. Then go to budget category 3 (do you remember how to do this?) and compare the current CHARGE 1 figures to those you jotted down.

What happened was that, when you asked to see budget category 1, CASHFLOW quickly searched through all your transactions of all kinds, found all those that affected the seven accounts in category 1, rapidly computed, and presented you with the latest information. It did the same thing when you asked to see cate-

gory 3. (That's what's going on while you wait for the display to be completed.)

While we're here, hit Y to see a graphic display of the FINANCIAL accounts. Note that you've spent much more than budgeted for CHARGE 1. Hit DELETE to return to the summary of FINANCIAL. The AMOUNT EXPENDED here shows you the amount you have charged to that account since last paying it off, while NET indicates the current balance YOU OWE to CHARGE 1 (To Sears, in our hypothetical case). Remember, NET is all the deposits to an account (or, if a charge account, all the charges to an account), minus all the checks drawn on the account (or checks written in payment of a charge account) to date for the year.

A few words about some other FINANCIAL accounts.

PER LOAN 1

According to our sample budget, you plan to write a check every month of \$123.62 in repayment of a loan. The present display indicates that this check has not yet been written this month. It also indicates that the current amount available for the purpose of writing such checks is \$41.58.

PER LOAN 2

Nothing is budgeted to this account (there is no such loan), so all columns are always zero. The graph will also always indicate zero for this account.

SAVINGS

You may be in the habit of depositing a regular amount in your savings account directly rather than by check. These savings deposits need not be recorded in CASHFLOW. If you want CASHFLOW to show savings deposits, then it is best to deposit your entire paycheck to your checking account, then deposit in savings by means of a check. In the present display, you have not yet written the usual \$250 check to savings. There is less than \$250 currently available for checks to savings, either because you have been depositing more to savings than you originally meant to, or because your deposits to your checking account have not met expectations (or both).

Go back to the Four Options, then back to Option 1.

TRANSFERRING FROM ONE ACCOUNT TO ANOTHER

A transfer of funds from one account to another is similar to a charge account purchase. To transfer, you type in the account to which you want to credit money under the TO column, and the account from which you are taking the money under the ACCOUNT column. First enter a date, then a 1 under CHK# to indicate a transfer, then the two accounts affected. In the sample entry, while you were on vacation you paid for some dental work with cash you had taken from the VACATION account. To set the record straight, you are going to credit \$60 to VACATION and debit

MED/DENTAL the same amount. Date, 1, 5, 24, 60.

ENTERING A BANK SERVICE CHARGE

Service charges appear in your statement and must be entered in CASHFLOW. Enter a date and, in the CHK# column, a 2 (indicating service charge). CASHFLOW automatically enters BANK under TO and GENERAL under ACCOUNT. Now enter an amount-- 3.

AT THE END OF EACH MONTH

Each month, you can make a tape of your monthly financial records and get the slate cleared for next month's activity. Read the following discussion, but don't do anything yet.

First you will make a record of everything that's in CASHFLOW up to the current date. You do this by entering any last remaining checks, etc. Then, starting from the Four Options, you will hit RETURN to enter BASIC. Save and verify a copy of CASHFLOW. Label that tape, including today's date. Then insert a fresh cassette tape, then type RUN to get back to CASHFLOW. Choose Option 4.

Then you will get out your new bank statement and any other relevant records of the month's activity and delete from CASHFLOW all the checks that have cleared the bank and been returned to you. Delete all cash transactions, transfers between accounts, etc. Delete deposits too. Delete by typing RUB OUT or DELETE (whichever your keyboard has)-- the entry indicated by the cursor will be deleted.

Any checks that have not yet been returned to you in a bank statement should not be deleted. Save an entry by hitting the space bar. Wait for the cursor to move to the next item before continuing.

After you have deleted or saved all entries, CASHFLOW will ask you if you want to zero your nets. This refers to something you will probably want to do only once a year (we'll be discussing the end-of-year procedure next), so usually at this point you will reply "No" (hit N, then wait till the display is complete).

At this point you will have updated CASHFLOW to the current date. Save it labeled with CASHFLOW and today's date as a starting date.

AT THE END OF THE YEAR

Once a year you will want to follow the usual end-of-month procedure and also set all the nets in CASHFLOW to zero. Remember that the nets are all the deposits to each account, minus all the expenditures charged to each account, since the nets were last zeroed. When you zero the nets, any positive or negative values shown in any account at the end of the year will be set to zero. If you have a balance left in your checking account, you may want to make a special deposit to savings at this time. And on the basis of your year's experience with your budget,

you may want to make some changes in the amounts budgeted for certain accounts.

Now it is time for you to enter your own budget and your own checks, etc., into CASHFLOW. Begin by creating a budget, using the following work sheet.

_____ \$	RENT/MTC
_____ \$	FOOD
_____ \$	UTILITIES
_____ \$	CLOTHING
_____ \$	MED/DENTAL
_____ \$	TELEPHONE
_____ \$	HOME MAINT
Transportation	
_____ \$	CAR LOAN 1
_____ \$	CAR LOAN 2
_____ \$	GAS/OIL
_____ \$	CAR INS
_____ \$	CAR MAINT
_____ \$	REPAIRS
_____ \$	COMMUTING
Financial	
_____ \$	CHARGE 1
_____ \$	CHARGE 2
_____ \$	CHARGE 3
_____ \$	PER LOAN 1
_____ \$	PER LOAN 2
_____ \$	SAVINGS
_____ \$	INSURANCE
Discretion	
_____ \$	RECREATION

Regular Monthly Deposit:

\$ _____

Budget Targets:

Essentials

RENT/MTG

\$ _____

FOOD

\$ _____

UTILITIES

\$ _____

CLOTHING

\$ _____

MED/DENTAL

\$ _____

TELEPHONE

\$ _____

HOME MAINT

\$ _____

Transportation

CAR LOAN 1

\$ _____

CAR LOAN 2

\$ _____

GAS/OIL

\$ _____

CAR INS

\$ _____

CAR MAINT

\$ _____

REPAIRS

\$ _____

COMMUTING

\$ _____

Financial

CHARGE 1

\$ _____

CHARGE 2

\$ _____

CHARGE 3

\$ _____

PER LOAN 1

\$ _____

PER LOAN 2

\$ _____

SAVINGS

\$ _____

INSURANCE

\$ _____

Discretion

RECREATION

\$ _____

MEALS OUT	\$
VACATION	\$
TOB/LIQ	\$
ALLOWANCE	\$
GIFTS	\$
CONTRIBUTE	\$
TOTAL (should equal deposit)	\$

Now you can put these figures into CASHFLOW. Go to Option 2. Type Y to indicate that you want to change the budget targets in the ESSENTIALS category. The cursor stops on the RENT/MTG line. Type in your budgeted amount. If the amount is in dollars only (no cents), you need not type a decimal point. Hit RETURN and wait for the cursor to move to the next line. To leave an item as it is, just type RETURN. If the item is not relevant to you, type in a zero. If an item relevant to you is not shown in CASHFLOW, you can mentally re-define a non-relevant item (but don't attempt to change the name of the budget item in CASHFLOW). CASHFLOW will take you automatically through all twenty-eight budget items in all four categories.

You can change a single item at any time by choosing Option 2, then typing N till you get the right budget category. Type RETURN till the cursor reaches the right line. Change the item, then type RETURN till you get back to the Four Options. If CASHFLOW asks you "Do you wish to change any data?" hitting RETURN will take you back to the Four Options.

After you've entered all your budget targets, go on to Option 4. Delete ALL entries in the log of transactions. Delete by hitting DELETE or RUB OUT. And zero all the nets.

CASHFLOW now has your budget in it, and all sample entries have been deleted. It's ready for you to start using.

SUMMARY AND NOTES

Log of Transactions

Displayed: Latest three checks (or other transactions).
To see previous transactions: Hit DELETE or RUB OUT.
When making entries, use numbers to indicate accounts.

To Enter Deposit, Make These Entries (RETURN: hit RETURN key):

date RETURN 0 RETURN source (e.g. paycheck) RETURN account deposited to (e.g. 0 for GENERAL) RETURN amount RETURN

Note: A date can consist of any six characters including spaces: 11-18, 11/18, 18 Nov, Nov 18.

To Enter Check, Make These Entries:

date RETURN check number RETURN to: RETURN account number RETURN amount RETURN

Check Written to Cash:

date RETURN check number RETURN CASH RETURN RETURN amount RETURN

Transaction Paid in Cash:

date RETURN RETURN party receiving cash RETURN account charged to RETURN amount RETURN

Credit Transaction:

date RETURN 1 RETURN charge account (15, 16, or 17) RETURN
account charged to (e.g. CLOTHING) RETURN amount RETURN

Inter-Account Transfer:

date RETURN 1 RETURN account credited RETURN account debited
RETURN amount RETURN

Service Charge:

date RETURN 2 RETURN amount RETURN

End-of-Month Procedure:

1. Update transaction log by entering all recent transactions.
2. Starting from Four Options, hit RETURN to enter BASIC.
3. Save and verify the program on cassette.
4. Insert new cassette and type RUN, then hit RETURN.
5. In Option 4, delete all cancelled checks and all non-check transactions. Delete by hitting DELETE or RUB OUT. Save by hitting the space bar.
6. Label cassette.

End-of-Year Procedure

Follow the End-of-Month procedure and zero all nets. Review and correct budget targets.

PROGRAM LISTING

```

0DATA7,61873,1
1DATA"17 DEC*0*GIFT*0*7500"
2DATA"19 DEC*1244*HILTON*24*27345"
3DATA"15 DEC*1242*PENNEY'S*4*4186"
4DATA"15 DEC*0*SOLD STOCK*0*57500"
5DATA"18 DEC*1243*SEARS*7*1474"
6DATA"19 DEC*1244*HILTON*24*27345"
7DATA"21 DEC*1245*CHEVRON*10*6537"
500DIML$(100),A$(100),A1$(25)
800A3$="-1"
899REM DATA STATEMENT 0 CONTAINS # CHECKS, BALANCE, MODE
900READN,B,M
950ONMGOTO1000,2000,2500,4000,3000,5000,5500
999REM ANCHOR MODE SETS UP NEW LINE 0
1000Z=FNR0(Z)
1005IFM=0THENREADN,B
1010!CHR$(12)\!\!\!\!TAB(12),"WOULD YOU LIKE TO:"
1020!\!\!\!TAB(17),"1) EXAMINE OR UPDATE EXPENSES OR DEPOSITS"
1030!TAB(17),"2) EXAMINE OR UPDATE INCOME OR BUDGET"
1040!TAB(17),"3) EXAMINE SUMMARIES TO DATE"
1050!TAB(14),"OR 4) ADVANCE RECORDS TO NEXT MONTH"
1060!\!\!\!TAB(12),"1, 2, 3, OR 4? ",\I=INP(1)
1065IF(I<49)OR(I>52)THENSTOP
1066I=VAL(CHR$(I))
1070L$="0DATA"+STR$(N)+",""+STR$(B)+",""
1080ONIGOTO 1100,1200,1300,1400
1100L$=L$+"2,"
1110IFN>3THENI=N-2ELSEI=1
1120L$=L$+STR$(I)
1130GOTO1500
1200L$=L$+"4,0"
1210GOTO1500
1300L$=L$+"5,1"
1310GOTO1500
1400!CHR$(12)\!\!\!\!TAB(15),"BEFORE GOING PAST THIS POINT,"
1410!TAB(15),"BE SURE YOU HAVE A COPY OF CASHFLOW"
1420!TAB(15),"WITH LAST MONTH'S TRANSACTIONS "
1430!TAB(15),"FOR YOUR RECORDS. ONCE PAST THIS POINT,"
1440!TAB(15),"YOU CANNOT RETURN TILL YOU HAVE SAVED"
1450!TAB(15),"OR DELETED ALL TRANSACTIONS."
1470!\!\!TAB(10),"TYPE X TO GO FORWARD, ANY OTHER KEY TO RETURN.",
1480Z=INP(1)
1490IFZ<>88THEN1000
1495L$=L$+"6,1,1,1"
1500Z=FNL(L$)

```



```

1510L$="RUN"
1520Z=FNL(L$)
1525!CHR$(12)
1530Z=FNB(Z)
1540STOP
1999REM COLD START ON TRANSACTION ENTRY MODE
2000READN0
2005GOSUB9000
2010GOSUB8000
2020Z=INP(1)
2030IFZ=13THEN3900
2040IFZ=32THENGOSUB8050\GOTO2020
2050IFZ=127THENN0=N0-1\GOSUB8040\GOTO2020
2055!CHR$(Z) ,
2060INPUT1" ",A$
2062FORK=1TO6-LEN(A$)\!" ",\NEXT
2065A$=CHR$(Z)+A$
2075N=N+1
2080L$=STR$(N)+"DATA"+CHR$(34)+A$+"*"
2090INPUT1" ",A$
2100FORK=1TO9-LEN(A$)\!" ",\NEXT
2110F=0
2120IFLEN(A$)=0THENA$="-1"\F=1
2130IF A$="0" THEN F=2
2140IF A$="1" THEN F=3
2150IF A$="2" THEN !"BANK          GENERAL          ",\L$=L$+"2*BANK*0*" \GOTO2280
2155IF A$=A3$ THEN F=4
2160L$=L$+A$+"*"
2170INPUT1" ",A$
2180FORK=1TO12-LEN(A$)\!" ",\NEXT
2190IFF<>3THENL$=L$+A$+"*" \GOTO2230
2200A=FNS(A$)
2210A$=STR$(A)
2220L$=L$+A$(2)+"*"
2230INPUT1" ",A$
2240FORK=1TO12-LEN(A$)\!" ",\NEXT
2250A=FNS(A$)
2260A$=STR$(A)
2270L$=L$+A$(2)+"*"
2280INPUT1" ",A$
2281IFLEN(A$)=0THEN2280ELSEJ=1
2282IF A$(J,J)=" " THEN J=J+1\GOTO2282
2285IF A$(J,J)="$" THEN J=J+1
2286IF ASC(A$(J,J))<48THEN!CHR$(24)," ",\GOTO2020
2287IF ASC(A$(J,J))>57THEN!CHR$(24)," ",\GOTO2020
2290A=VAL(A$(J))
2295A=A*100
2300IF (F=0) OR (F=4) THEN B=B-A

```



```
2310 IFF=2 THEN B=B+A
2330 A$=STR$(A)
2340 L$=L$+A$(2)+CHR$(34)
2350 Z=FNL(L$)
2370 A$=STR$(N)+", "
2380 L$="0DATA"+A$(2)
2390 A$=STR$(B)+", 3, "
2395 L$=L$+A$(2)
2400 N1=N1-2
2410 IFF<4 THEN N1=N-2
2420 IF N1<1 THEN N1=1
2430 A$=STR$(N1)
2440 L$=L$+A$(2)
2445 L$=L$+CHR$(13)+"RUN"
2450 Z=FNL(L$)
2460 Z=FNB(Z)
2470 STOP
2499 REM WARM START ON TRANSACTION ENTRY
2500 READ N0
2510 GOTO 2010
2999 REM BUDGET SUMMARY MODE
3000 Z=FNR0(Z)
3005 FOR I=1 TO 4
3010 RESTORE 9200
3020 IF I=2 THEN RESTORE 9220
3030 IF I=3 THEN RESTORE 9240
3040 IF I=4 THEN RESTORE 9260
3050 !CHR$(12)\!TAB(22),"BUDGET SUMMARY"
3060 !TAB(16),"BUDGET CATEGORY #",I,"": " ,
3070 READ A$ \!A$
3080 \!TAB(22),"AMOUNT",TAB(37),"AMOUNT",
3090 \!TAB(3),"ITEM",TAB(21),"BUDGETED",
3100 !TAB(36),"EXPENDED",TAB(54),"NET"
3105 L$=" "
3110 FOR I3=1 TO 7
3120 READ A$ \L$=L$+A$
3130 FOR I4=LEN(A$) TO 1
3140 L$=L$+" "
3150 NEXT
3155 NEXT
3160 RESTORE 3699 \READ T
3170 FOR I4=1 TO I
3180 FOR I3=0 TO 6
3190 READ B(I3)
3191 READ N(I3)
3200 NEXT
3210 NEXT
3220 RESTORE 1
```



```
3225C0=0
3230C0=C0+1\IFC0>NTHEN3500
3232READA$
3235K=0\J=1\C=-1
3240IFA$(J,J)<>"*"THENJ=J+1\GOTO3240
3250K=K+1\J=J+1
3254IFA$(J,J)="*"THEN3240
3255IFK=1THENC=VAL(A$(J))
3257IF(K=2)AND(C=1)THENAL=VAL(A$(J))
3260IFK<3THEN3240
3270IFK=3THENA=VAL(A$(J))\GOTO3240
3280V=VAL(A$(J))/100
3290J=7*(I-1)
3300IF(C=0)AND(A=0)THEN3450
3310IF(A>J)AND(A<J+8)THEN3350
3320IFC<>1THEN3230
3330IF(A1>J)AND(A1<J+8)THENN(A1-J)=N(A1-J)+V\E(A1-J)=E(A1-J)-V
3340GOTO3230
3350IFC=0THENN(A-J)=N(A-J)+V\GOTO3230
3360IFC=1THEN3410
3370IFC=2THEN3230
3380N(A-J)=N(A-J)-V
3390E(A-J)=E(A-J)+V
3400GOTO3230
3410N(A-J)=N(A-J)-V
3420E(A-J)=E(A-J)+V
3430IF(A1>J)AND(A1<J+8)THENN(A1-J)=N(A1-J)+V\E(A1-J)=E(A1-J)-V
3440GOTO3230
3450FORK=1TO7
3460N(K)=N(K)+B(K-1)*V/T
3470NEXT
3480GOTO3230
3500FORK=1TO7
3505!"",L$(12*K-11,12*K),
3510!TAB(13),%C15F2,B(K-1)/100,
3515B1=B1+B(K-1)
3520!TAB(28),%C15F2,E(K),
3525E1=E1+E(K)
3530!TAB(43),%C15F2,N(K)
3535N1=N1+N(K)
3540NEXT
3545!TAB(22),"-----",TAB(37),"-----",TAB(52),"-----"
3550!%$C15F2,TAB(4),"TOTAL",TAB(13),B1/100,TAB(28),E1,TAB(43),N1
3555!\!"DO YOU WANT A GRAPHIC REPRESENTATION (Y OR N)?",
3557K1=INP(1)
3560IFK1=13THENEXIT3900
```



```
3565IFK1<>89THEN3800
3570!CHR$(12)
3575!TAB(18),"EXPENDITURE SUMMARY"!
3580!TAB(23),"PERCENT OF BUDGETED AMOUNT EXPENDED"
3585!TAB(14),"0%",TAB(29),"50%",TAB(44),"100%",TAB(58),"150%"
3590FORK=1TO7
3595!L$(12*K-11,12*K)
3600NEXT
3605FORK=0TO6
3608IFB(K)>0THENX0=60*ABS(100*(K+1)/B(K))ELSEX0=0
3610FORX=0TOX0
3613IFX+30>127THEN3620
3615PLOT30+X,32-K*3,1
3620NEXT\NEXT
3623PLOT0,10,0
3625!CHR$(13)\!
3630!"HIT RETURN TO CONTINUE ",
3640Z=INP(1)
3699DATA 193228
3700DATA 27500
3701DATA0
3702DATA 21000
3703DATA0
3704DATA 4500
3705DATA0
3706DATA 5000
3707DATA0
3708DATA2000
3709DATA0
3710DATA 4000
3711DATA0
3712DATA3500
3713DATA0
3714DATA8500
3715DATA0
3716DATA10000
3717DATA0
3718DATA6000
3719DATA0
3720DATA3678
3721DATA0
3722DATA2000
3723DATA0
3724DATA3000
3725DATA0
3726DATA0
3727DATA0
3728DATA6000
```



```
3729DATA0
3730DATA 2500
3731DATA0
3732DATA 0
3733DATA0
3734DATA12362
3735DATA0
3736DATA0
3737DATA0
3738DATA25000
3739DATA0
3740DATA3188
3741DATA0
3742DATA6000
3743DATA0
3744DATA8500
3745DATA0
3746DATA20000
3747DATA0
3748DATA4000
3749DATA0
3750DATA1000
3751DATA0
3752DATA3000
3753DATA0
3754DATA1000
3755DATA0
3756DATA1000
3757DATA0
3800N1=0\B1=0
3810FORK=0TO7
3820B(K)=0\E(K)=0\N(K)=0
3830NEXT
3831IFZ=127THENE1=0\Z=0\GOTO3010
3832IFI=1THENE2=E1
3834IFI=2THENT1=E1
3836IFI=3THENF1=E1
3838IFI=4THEND2=E1
3839E1=0
3840NEXT
3845!CHR$(12)
3850GOTO6000
3900L$="0DATA"+STR$(N)+", "+STR$(B)+",1"+CHR$(13)+"RUN"
3910Z=FNL(L$)
3920Z=FNB(Z)
3930STOP
3999REM BUDGET UPDATE MODE
4000READF
```



```
4005IFF=32THEN3900
4010RESTORE9200
4020FORI=0TOINT(F/8)*8
4030READA$
4040NEXT
4050Z=FNRO(Z)
4060!CHR$(11),\!TAB(28),"BUDGET"
4070!TAB(22),"CATEGORY #",INT(F/8)+1,"":",A$
4080!\!TAB(27),"AMOUNT BUDGETED"
4100L$=""
4110FORI=1TO7
4120READA1$\L$=L$+A1$
4130FORJ=LEN(A1$)TO1
4140L$=L$+" "
4150NEXT
4160NEXT
4170Z=F-8*(INT(F/8))
4180RESTORE3699\READTO
4190IFZ=0THENN1=8ELSEN1=Z
4192FORI=1TO7*INT(F/8)
4194READB1,N2
4196NEXT
4200B0=0
4205I2=1
4210FORI=I2TON1-1
4220READB1,N2
4225B1=B1/100
4230!"",L$(12*I-11,12*I),
4240!TAB(22),%C15F2,B1
4250B0=B0+B1
4260NEXT
4270IFZ=0THEN4500
4280!"",L$(12*N1-11,12*N1),
4290!TAB(22),
4295READB1,N2
4300I=INP(1)
4310IFI=13THENF=F+1\GOTO4005
4320A$=CHR$(I)
4325!A$,
4330INPUT1""",A1$
4340A$=A$+A1$
4350J=1
4360IFAF$(J,J)=" "THENJ=J+1\GOTO4360
4370IFAF$(J,J)="$"THENJ=J+1
4380A=VAL(A$(J))
4390N0=3700+INT(F/8)*14+2*Z-2
4395A=A*100
4400L$=STR$(N0)+"DATA"+STR$(A)
```



```
4410Z=FNL(L$)
4412T0=T0-B1+A
4414L$="3699DATA"+STR$(T0)
4416Z=FNL(L$)
4420F=F+1
4425!%#,
4430L$="0DATA"+STR$(N)+" ,"+STR$(B)+" ,4 ,"+STR$(F)
4440Z=FNL(L$)
4445L$="RUN"
4446Z=FNL(L$)
4450Z=FNB(Z)
4460STOP
4500!TAB(31),"-----"
4510!%$C15F2,TAB(4),"TOTAL",TAB(22),B0
4520!\!"DO YOU WISH TO CHANGE ANY DATA (Y OR N)?",\K=INP(1)
4525IFK=13THEN3900
4530IFK=89THEN4420
4550F=F+8\GOTO4430
4999REM COLD START ON FORWARD DATA MODE
5000READN0,P1,P2
5010GOSUB9000
5020Z=FNRL(Z)
5025!CHR$(12)
5030GOSUB8010
5040!CHR$(11),
5041L$="RESTORE"+STR$(P1)+CHR$(13)+"CON"
5042Z=FNL(L$)
5043Z=FNB(Z)
5044STOP
5045Z=FNRL(Z)
5046!CHR$(11),
5047IFP1=N-1THEN!
5048IFP1=NTHEN!\!
5049READA$
5050Z=INP(1)
5060IFZ=127THEN!" DELETED"\GOTO5100
5070IFZ=32THEN5300
5080GOTO5050
5100GOTO7000
5105Z=Z
5110P1=P1+1
5120A$=STR$(N)
5130A1$=STR$(B)
5140L$="0DATA"+A$(2)+" ,"+A1$(2)+" ,7 , "
5150N0=N0+1
5160A$=STR$(N0)
5170A1$=STR$(P1)
5180A2$=STR$(P2)
```



```

5185A3$=STR$(B2)
5190L$=L$+A$(2)+","+"A1$(2)+","+"A2$(2)
5195L$=L$+","+"A3$(2)+CHR$(13)+"RUN"
5200Z=FNL(L$)
5203Z=FNR3(Z)
5205Z=FNB(Z)
5220STOP
5300Z=Z
5340A1$=STR$(P2)
5350L$=A1$(2)+"DATA"+CHR$(34)+A$+CHR$(34)
5360Z=FNL(L$)
5370A$=STR$(P1)
5380L$="0DATA"
5390A$=STR$(N)
5400A1$=STR$(B)
5410L$=L$+A$(2)+","+"A1$(2)+","7,"
5420N0=N0+1
5425P1=P1+1
5430A$=STR$(N0)
5440A1$=STR$(P1)
5445P2=P2+1
5450A2$=STR$(P2)
5455A3$=STR$(B2)
5460L$=L$+A$(2)+","+"A1$(2)+","+"A2$(2)+","+"A3$(2)+CHR$(13)+"RUN"
5470Z=FNL(L$)
5475!"    SAVED"
5480Z=FNB(Z)
5490STOP
5499REM WARM START ON FORWARD DATA MODE
5500READN0,P1,P2,B2
5510IFP1>NTHEN7500
5515GOSUB8040
5520GOTO5040
5999REM OVERFLOW FROM SUMMARY MODE
6000RESTORE1
6010C0=0\C1=0\D1=0\S1=0\G1=0
6020C0=C0+1\IFC0>NTHEN6200
6030READA$
6040K=0\J=1\C=-1\F=0
6050IFA$(J,J)<>"*"THENJ=J+1\GOTO6050
6060K=K+1\J=J+1
6070IFA$(J,J)="*"THENIFK<>2THEN6050ELSEF=1\GOTO6050
6080IFK=1THENC=VAL(A$(J))
6090IFK<3THEN6050
6100IFK=3THENA=VAL(A$(J))\GOTO6050
6110V=VAL(A$(J))/100
6120IFC=-1THENC1=C1+V\GOTO6020
6125IFC=0THEND1=D1+V\GOTO6020

```



```
6130IFF=1THENC1=C1-V\GOTO6020
6150IFC=2THENS1=S1+V\GOTO6020
6160IFA=0THENG1=G1+V\GOTO6020
6170GOTO6020
6200!CHR$(12),
6210!"  INCOME"
6220!"  DEPOSITS",TAB(25),%C15F2,D1
6230IFC1<>0THEN!"  UNACCOUNTED CASH",TAB(25),%C15F2,C1
6240!TAB(34),"-----"
6250!TAB(15),"TOTAL",TAB(25),%C15F2,D1+C1
6255IF(G1=0)OR(S1=0)THEN!
6260!"  EXPENSES"
6270!"  ESSENTIALS",TAB(25),%C15F2,E2
6280!"  TRANSPORT",TAB(25),%C15F2,T1
6290!"  FINANCE",TAB(25),%C15F2,F1
6300!"  DISCRETION",TAB(25),%C15F2,D2
6310IFG1>0THEN!"  GENERAL",TAB(25),%C15F2,G1
6320IFS1>0THEN!"  SERVICE CHGS",TAB(25),%C15F2,S1
6340!TAB(34),"-----"
6350!TAB(15),"TOTAL",TAB(25),%C15F2,E2+T1+F1+D2+G1+S1
6355!
6360!"HIT RETURN TO CONTINUE",
6370Z=INP(1)
6380GOTO3900
6999REM OVERFLOW FROM FORWARD DATA MODE
7000K=0\J=1\C=-1
7010IFA$(J,J)<>"*"THENJ=J+1\GOTO7010
7020K=K+1\J=J+1
7030IFA$(J,J)="*"THEN7010
7040IFK=1THENC=VAL(A$(J))
7050IF(K=2)AND(C=1)THENAL=VAL(A$(J))
7060IFK<3THEN7010
7070IFK=3THENA=VAL(A$(J))\GOTO7010
7080V=VAL(A$(J))
7085IFC=-1THEN5105
7090IFC=0THENB2=B2+V\GOTO5105
7100IFC=1THEN7300
7110IFC=2THENB2=B2-V\GOTO5105
7120IFA=0THENB2=B2-V\GOTO5105
7130L=3700+2*A-1
7140L$="RESTORE"+STR$(L)+CHR$(13)+"CON"
7150Z=FNL(L$)
7155Z=FNB(Z)
7160STOP
7170READN1
7180N1=N1-V
7190L$=STR$(L)+"DATA"+STR$(N1)
7200Z=FNL(L$)
```



```
7210GOTO5105
7300L=3700+2*A1-1
7310L$="RESTORE"+STR$(L)+CHR$(13)+"CON"
7320Z=FNL(L$)
7325Z=FNB(Z)
7330STOP
7340READN1
7350N1=N1+V
7352A1$=STR$(L)
7354A2$=STR$(N1)
7360A$=A1$(2)+"DATA"+A2$(2)+CHR$(13)
7370L=3700+2*A-1
7380L$="RESTORE"+STR$(L)+CHR$(13)+"CON"
7390Z=FNL(L$)
7395Z=FNB(Z)
7400STOP
7410READN1
7420N1=N1-V
7422A1$=STR$(L)
7424A2$=STR$(N1)
7430L$=A$+A1$(2)+"DATA"+A2$(2)
7440Z=FNL(L$)
7450GOTO5105
7500IFP1=N+1THEN7800
7510IFP1>N+39THEN7650
7520IFP1=N+37THENN=P2\GOTO3900
7530RESTORE3699
7540READT0
7550FORI=1TOP1-N-10
7560READB1,N1
7570NEXT
7580N1=N1+B1*B2/T0
7590I=P1-N-11
7600L=3700+2*I+1
7610L$=STR$(L)+"DATA"+STR$(N1)
7620Z=FNL(L$)
7630P1=P1+1
7640GOTO5120
7650IFP1=N+69THENN=P2-1\GOTO3900
7660RESTORE3700
7670FORI=1TOP1-N-40
7680READB1,N1
7690NEXT
7700I=P1-N-40
7710L=3700+2*I+1
7720L$=STR$(L)+"DATA0"
7730Z=FNL(L$)
7740P1=P1+1
```



```
7750GOTO5120
7800Z=FNR3(Z)
7810!CHR$(12)," DO YOU WANT TO ZERO ALL NET AMOUNTS (Y OR N)?",
7820Z=INP(1)
7825!CHR$(Z)\!\" ..WORKING..."
7830IFZ=89THENP1=P1+39\GOTO5120
7840P1=P1+9
7850GOTO5120
7999REM SET UP TOP HALF OF TRANSACTION ENTRY FORM
8000Z=FNR1(Z)
8010!TAB(5),"YOUR CURRENT CHECKING ACCOUNT BALANCE IS ",
8015!%$C10F2,B/100
8020!\! " DATE",TAB(11),"CHK #",TAB(20),"TO",
8030!TAB(32),"ACCOUNT",TAB(48),"AMOUNT"
8040IFNO<1THENNO=1!\! " ",\RETURN
8045N1=N0
8050L$="RESTORE"+STR$(INT(N1))+CHR$(13)+"CON"
8057IFN1>NTHENN1=N!\! " ",\RETURN
8060Z=FNL(L$)
8070Z=FNB(Z)\STOP
8080Z=FNR3(Z)\!\"
8082!
8085T(0)=7\T(1)=11
8090T(2)=20\T(3)=32
8093T(4)=42\T(5)=54
8095READA$J=1
8098!" ",
8099N2=3
8100FORI=1TON2
8105IFA$(J,J)="-"THEN8300
8107IF(I=3)AND(ASC(A$(J,J))<58)THEN8400
8110IFA$(J,J)<>"*"THEN!A$(J,J),J=J+1\GOTO8110
8115IFI=1THENJ0=J+1
8116IFI=2THENA3$=A$(J0,J-1)
8120J=J+1\!TAB(T(I)),
8130NEXT
8140A1$=""
8150A1$=A1$+A$(J,J)
8160J=J+1
8170IFA$(J,J)<>"*"THEN8150
8180RESTORE9200
8185IFVAL(A1$)=0THENA2$="GENERAL"\GOTO8220
8190FORI=1TOVAL(A1$)+INT((VAL(A1$)-1)/7)+1
8200READA2$
8210NEXT
8220!A2$,TAB(T(4)),
8225K=LEN(A$)
8230A1$=A$(J+1,K)
```



```
8240!%C$12F2,VAL(A1$)/100
8250N1=N1+1
8255!"" ,
8260IFN1<N0+3THEN8050
8270!"" ,
8280RETURN
8300!"CASH",
8310IFA$(J,J)<>"*"THENJ=J+1\GOTO8310
8320GOTO8120
8400IFASC(A$(J,J))<48THEN8110
8410RESTORE9200
8420IFVAL(A$(J,J))=0THENA2$="GENERAL"\GOTO8490
8430FORI4=1TOVAL(A$(J))+INT((VAL(A$(J))-1)/7)+1
8440READA2$
8450NEXT
8490!A2$,
8500GOTO8310
8999REM SET UP LIST OF ACCOUNTS
9000Z=FNR2(Z)
9010RESTORE9200\READA$\!TAB(4),A$,
9020RESTORE9220\READA$\!TAB(19),A$,
9030RESTORE9240\READA$\!TAB(34),A$,
9040RESTORE9260\READA$\!TAB(49),A$
9050FORI=0TO6
9060RESTORE9200
9070FORJ=0TO3
9080FORI0=0TOI\READA$\NEXT
9090!TAB(J*15+1),J*7+I+1,\READA$\!"",A$,
9100IFJ=0THENRESTORE9220
9110IFJ=1THENRESTORE9240
9120IFJ=2THENRESTORE9260
9130NEXT
9140IFI<6THEN!
9150NEXT\RETURN
9200DATA"ESSENTIALS","RENT/MRTG","FOOD","UTILITIES"
9210DATA"CLOTHING","MED/DENTAL","TELEPHONE","HOME MAINT"
9220DATA"TRANSPORT","CAR LOAN 1","CAR LOAN 2","GAS,OIL"
9230DATA"CAR INS","CAR MAINT","REPAIRS","COMMUTING"
9240DATA"FINANCIAL","CHARGE 1","CHARGE 2","CHARGE 3"
9250DATA"PER LOAN 1","PER LOAN 2","SAVINGS","INSURANCE"
9260DATA"DISCRETION","RECREATION","MEALS OUT","VACATION"
9270DATA"TOB/LIQ","ALLOWANCES","GIFTS","CONTRIBUTE"
9999REM RESTORE FULL SCREEN
10000DEFFNR0(Z)
10010POKE3102,252\POKE3103,248
10020!CHR$(11)
10030RETURN0
10040FNEND
```



```
10999REM RESTORE TOP HALF OF SCREEN
11000DEFFNR1(Z)
11010POKE3102,250\POKE3103,248
11020!CHR$(11)\RETURN0
11030FNEND
11999REM RESTORE BOTTOM HALF OF SCREEN
12000DEFFNR2(Z)
12010POKE3102,252\POKE3103,250
12020!CHR$(12)\RETURN0
12030FNEND
12999REM RESTORE SECOND QUARTER OF SCREEN
13000DEFFNR3(Z)
13010POKE3102,250\POKE3103,249
13020!CHR$(11),\RETURN0
13030FNEND
13999REM BLANK SCREEN
14000DEFFNB(Z)
14010POKE3103,244\POKE3102,246
14020!CHR$(12)\RETURN0
14030FNEND
14999REM LOAD L$ INTO INPUT BUFFER
15000DEFFNL(L$)
15010L$=L$+CHR$(13)
15020FORI=1TOLEN(L$)\OUT0,ASC(L$(I,I))\NEXT
15030RETURN0
15040FNEND
15999REM SEARCH ACCOUNTS FOR A$, RETURN ACCOUNT #
16000DEFFNS(A$)
16005IFLEN(A$)=0THENRETURN0
16010I=0
16020RESTORE9200
16030I=I+1
16035IFI>32THEN16100
16040READC$
16060IFC$<>A$THEN16030
16070RETURNI-INT((I+7)/8)
16100IF(ASC(A$(1,1))>=49)AND(ASC(A$(1,1))<=57)THENA=VAL(A$)ELSEA=0
16110IFA<29THENRETURN0ELSERETURN0
16200FNEND
>
```


